

Muk... y Finance Group

Collateral Information Questionnaire

Completed: 5/21/05Address: 2408 Clifford Ave. LV, NVby: Andy Hantges

Purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy patterns and operational characteristics of the property for use in the appraisal and underwriting processes. The elements supported with the profile include:

Answer each question explaining any "Yes" answers below:

- ☒ No
- Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain
 - Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain
 - Does the property show evidence of having been converted from its initial intended and permitted use - such as from a house or from a motel? If YES then please explain
 - Does the property include land parcels that do not share a common lot line (that are not contiguous)? If YES then please explain
 - Does the property contain aluminum wiring?
 - Is there aluminum wiring running from the electrical sub-panel to the major appliances (stove, refrigerator, air conditioner)?
 - If answered "yes" to question (a), is the appliance plugged into a properly wired, code compliant 220 volt outlet? If no, is the appliance plugged into a properly lugged standard 115 volt outlet?
 - Is there aluminum wiring going to all other receptacles other than the major appliances?
 - If answered "yes" to question (c), are the receptacles pigtailed with retrofit copper and fastened with a lug-nut?
 - Is there knob & tube wiring present?
 - Does the property operate with seasonal occupancy? If YES then please explain
 - Does the property operate as furnished housing (Furniture provided by the landlord)? If so, identify the units and their bedroom count mix. If YES then please explain
 - Is the property subject to rent control restrictions either by public law or under any other agreement? If YES then please explain
 - Does the property have subsidized rental (Section 8) occupancy? If so, all Section 8 leases & addenda are required with submission of loan package. If YES then please explain
 - Does the property have tenancy restrictions or conditions attached to the property based upon zoning, permit, HUD, municipality or other enablement agreements that set aside tenancy allocations? If YES then please explain
 - Does the property have rooming house tenancy (i.e. - where initial lease occupancy terms are less than six months and/or rent paid more frequently than monthly)? If YES then please explain
 - Has the property in the past 12 months offered: 1) rent concessions, or 2) other rent abatement techniques? If YES then please explain
 - Has the borrower been made aware of any prior testing of the property for any of the following: (A) radon; (B) asbestos; (C) lead hazards; (D) chemical contamination of the soil or ground water; (E) underground subsidence risk; or (F) performance of a Phase 1 Environmental Study? If YES then please explain
 - Is the property heated by oil supplied by an underground oil tank, or are any unused underground tanks present? If YES then please explain
 - Is the property within 1/8 mile of any facility that generates or handles materials that could be considered toxic or hazardous in nature: e.g. dry cleaner, service station, oil change facility, etc.? If YES then please explain
 - Is the property a Mobile Home Park with less than 15 pads and has more than 25% park owned models? If YES then please explain
 - Is the property within a Zone 3 or 4 as defined by the FEMA Seismic Zone Map?
 - Is the property built on or next to a hill with a slope exceeding a 30 degree angle? If YES, then property is INELIGIBLE.
 - Is the loan amount requested greater than \$1,500,000 with a joint LTV greater than 55% with any one of the following characteristics: 1) Basic structural system other than wood frame, 2) Tuck-under parking greater than 30.00% of the footprint of the building, 3) Subterranean parking built prior to 1980 or having a solid/sheer wall equating less than 30% of the perimeter, or 4) Soft Story where more than 50% of the structure is built above a retail store with a large store display? If YES, then a PL is needed. Complete attached Seismic Questionnaire.

Scott & Valene Kallahan
Borrower/Co-borrower

Andy Hantges
Broker

Signature

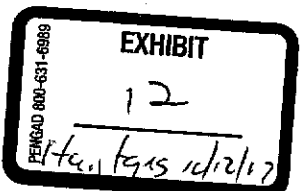
Signature

Date

Date

5/23/05

5/21/05



77, 2005 3:32:15 PM EDT

ML nily Finance Group

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Page 3 of 14

Collateral Information Questionnaire

Completed:

Property Address:

Signed by:

5/21/05
 2417 Wengert Ave. LV, NV
 Andy Hantges

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy elements and operational characteristics of the property for use in the appraisal and underwriting processes. The elements supported with the profile include:

Please answer each question explaining any "Yes" answers below:

- ☒ No
- Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain
 - Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain
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 - Has the property in the past 12 months offered: 1) rent concessions, or 2) other rent abatement techniques? If YES then please explain
 - Has the borrower been made aware of any prior testing of the property for any of the following: (A) radon; (B) asbestos; (C) lead hazards; (D) chemical contamination of the soil or ground water; (E) underground subsidence risk; or (F) performance of a Phase I Environmental Study? If YES then please explain
 - Is the property heated by oil supplied by an underground oil tank, or are any unused underground tanks present? If YES then please explain
 - Is the property within 1/8 mile of any facility that generates or handles materials that could be considered toxic or hazardous in nature: e.g. dry cleaner, service station, oil change facility, etc.? If YES then please explain
 - Is the property a Mobile Home Park with less than 15 pads and has more than 25% park owned models? If YES then please explain
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John Nash

Borrower/Guarantor

Andy Hantges

Broker

John Nash

Signature

Andy Hantges

Signature

5/27/05

5/21/05

77, 2005 3:32:15 PM EDT

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Page 3 of 14

USA 1267

Mutt illy Finance Group

Collateral Information Questionnaire

Completed:

Property Address:

Lender:

5/21/05
 2401 Wengert Ave. LV, NV
 Andy Hantges

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy, and operational characteristics of the property for use in the appraisal and underwriting processes. The elements supported with the profile include:

Please answer each question explaining any "Yes" answers below:

- No
- ☒ 1. Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain
 - ☒ 2. Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain
 - ☒ 3. Does the property show evidence of having been converted from its initial intended and permitted use - such as from a house or from a motel? If YES then please explain
 - ☒ 4. Does the property include land parcels that do not share a common lot line (that are not contiguous)? If YES then please explain
 - ☒ 5. Does the property contain aluminum wiring?
 - ☒ a) Is there aluminum wiring running from the electrical sub-panel to the major appliances (stove, refrigerator, air conditioner)?
 - ☒ b) If answered "yes" to question (a), is the appliance plugged into a properly wired, code compliant 220 volt outlet? If no, is the appliance plugged into a properly lugged standard 115 volt outlet?
 - ☒ c) Is there aluminum wiring going to all other receptacles other than the major appliances?
 - ☒ d) If answered "yes" to question (c), are the receptacles pigtailed with retrofitted copper and fastened with a lug-nut?
 - ☒ e) Is there knob & tube wiring present?
 - ☒ 6. Does the property operate with seasonal occupancy? If YES then please explain
 - ☒ 7. Does the property operate as furnished housing (Furniture provided by the landlord)? If so, identify the units and their bedroom count mix. If YES then please explain
 - ☒ 8. Is the property subject to rent control restrictions either by public law or under any other agreement? If YES then please explain
 - ☒ 9. Does the property have subsidized rental (Section 8) occupancy? If so, all Section 8 leases & addenda are required with submission of loan package. If YES then please explain
 - ☒ 10. Does the property have tenancy restrictions or conditions attached to the property based upon zoning, permit, HUD, municipality or other enablement agreements that set aside tenancy allocations? If YES then please explain
 - ☒ 11. Does the property have rooming house tenancy (i.e. - where initial lease occupancy terms are less than six months and/or rent paid more frequently than monthly)? If YES then please explain
 - ☒ 12. Has the property in the past 12 months offered: 1) rent concessions, or 2) other rent abatement techniques? If YES then please explain
 - ☒ 13. Has the borrower been made aware of any prior testing of the property for any of the following: (A) radon; (B) asbestos; (C) lead hazards; (D) chemical contamination of the soil or ground water; (E) underground subsidence risk; or (F) performance of a Phase 1 Environmental Study? If YES then please explain
 - ☒ 14. Is the property heated by oil supplied by an underground oil tank, or are any unused underground tanks present? If YES then please explain
 - ☒ 15. Is the property within 1/8 mile of any facility that generates or handles materials that could be considered toxic or hazardous in nature: e.g. dry cleaner, service station, oil change facility, etc.? If YES then please explain
 - ☒ 16. Is the property a Mobile Home Park with less than 15 pads and has more than 25% park owned models? If YES then please explain
 - ☒ 17. Is the property within a Zone 3 or 4 as defined by the FEMA Seismic Zone Map?
 - ☒ a) Is the property built on or next to a hill with a slope exceeding a 30 degree angle? If YES, then property is INELIGIBLE.
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Jan. Ant Lee
 Borrower/Guarantor
 Andy Hantges
 Broker

Andy Hantges
 Signature
 Andy Hantges
 Signature

5/24/05
 Date
 5/21/05
 Date

9

Multifamily Finance Group

Collateral Information Questionnaire

Date completed:

5/21/05

Property Address:

2427 Clifford Ave LV, NV

Prepared by:

Andy Hantges

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy agreements and operational characteristics of the property for use in the appraisal and underwriting processes. The primary elements supported with the profile include:

Please answer each question explaining any "Yes" answers below:

- | | | |
|-------------------------------------|-------------------------------------|---|
| Yes | No | |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 1. Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 2. Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain |
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| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 6. Does the property operate with seasonal occupancy? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 7. Does the property operate as furnished housing (Furniture provided by the landlord)? If so, identify the units and their bedroom count mix. If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 8. Is the property subject to rent control restrictions either by public law or under any other agreement? If YES then please explain |
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Borrower/Guarantor

Broker

Version 4/1/05

Signature

Signature

Date

Date

Multi-Family Finance Group

Collateral Information Questionnaire

Date completed:

5/21/05

Property Address:

2416 Clifford Ave. LV, NV

Prepared by:

Andy Hantges

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy, and operational characteristics of the property for use in the appraisal and underwriting processes. The primary elements supported with this profile include:

Please answer each question explaining any "Yes" answers below:

- | | | |
|--------------------------|-------------------------------------|---|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 1. Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain |
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Christine Westland
Borrower/Guarantor

Andy Hantges
Lender

Christine Westland
Signature

Andy Hantges
Signature

5-26-05
Date

5/21/05
Date

Multi-Family Finance Group

Collateral Information Questionnaire

Date completed:

5/24/05

Property Address:

2412 Clifford Ave. LV, NV

Prepared by:

Andy Hantges

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy agreements and operational characteristics of the property for use in the appraisal and underwriting processes. The primary elements supported with the profile include:

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- | | | |
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Albert L. Loe
 Albert Loe
 Borrower/Guarantor
 Andy Hantges
 Broker

Albert Loe
 Albert Loe
 Signature
 Andy Hantges
 Signature

5/24/05
 Date
 5/21/05
 Date

Multi-Family Finance Group

Collateral Information Questionnaire

Completed: 5/21/05Property Address: 2404 Clifford Avenue LV, NVPrepared by: Andy Hantges

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy, and operational characteristics of the property for use in the appraisal and underwriting processes. The following elements supported with the profile include:

Please answer each question explaining any "Yes" answers below:

- | | | |
|-------------------------------------|----|---|
| <input checked="" type="checkbox"/> | No | 1. Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 2. Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 3. Does the property show evidence of having been converted from its initial intended and permitted use - such as from a house or from a motel? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 4. Does the property include land parcels that do not share a common lot line (that are not contiguous)? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 5. Does the property contain aluminum wiring? |
| <input checked="" type="checkbox"/> | No | a) Is there aluminum wiring running from the electrical sub-panel to the major appliances (stove, refrigerator, air conditioner)? |
| <input checked="" type="checkbox"/> | No | b) If answered "yes" to question (a), is the appliance plugged into a property wired, code compliant 220 volt outlet? If no, is the appliance plugged into a property rugged standard 115 volt outlet? |
| <input checked="" type="checkbox"/> | No | c) Is there aluminum wiring going to all other receptacles other than the major appliances? |
| <input checked="" type="checkbox"/> | No | d) If answered "yes" to question (c), are the receptacles pigtailed with retrofitted copper and fastened with a lug-nut? |
| <input checked="" type="checkbox"/> | No | e) Is there knob & tube wiring present? |
| <input checked="" type="checkbox"/> | No | 6. Does the property operate with seasonal occupancy? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 7. Does the property operate as furnished housing (Furniture provided by the landlord)? If so, identify the units and their bedroom count mix. If YES then please explain |
| <input checked="" type="checkbox"/> | No | 8. Is the property subject to rent control restrictions either by public law or under any other agreement? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 9. Does the property have subsidized rental (Section 8) occupancy? If so, all Section 8 leases & addenda are required with submission of loan package. If YES then please explain |
| <input checked="" type="checkbox"/> | No | 10. Does the property have tenancy restrictions or conditions attached to the property based upon zoning, permit, HUD, municipality or other enablement agreements that set aside tenancy allocations? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 11. Does the property have rooming house tenancy (i.e., where initial lease occupancy terms are less than six months and/or rent paid more frequently than monthly)? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 12. Has the property in the past 12 months offered: 1) rent concessions, or 2) other rent abatement techniques? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 13. Has the borrower been made aware of any prior testing of the property for any of the following: (A) radon; (B) asbestos; (C) lead hazards; (D) chemical contamination of the soil or ground water; (E) underground subsidence risk; or (F) performance of a Phase I Environmental Study? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 14. Is the property heated by oil supplied by an underground oil tank, or are any unused underground tanks present? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 15. Is the property within 1/8 mile of any facility that generates or handles materials that could be considered toxic or hazardous in nature: e.g. dry cleaner, service station, oil change facility, etc.? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 16. Is the property a Mobile Home Park with less than 15 pads and has more than 25% park owned models? If YES then please explain |
| <input checked="" type="checkbox"/> | No | 17. Is the property within a Zone 3 or 4 as defined by the FEMA Seismic Zone Map? |
| <input checked="" type="checkbox"/> | No | a) Is the property built on or next to a hill with a slope exceeding a 30-degree angle? If YES, then property is INELIGIBLE. |
| <input checked="" type="checkbox"/> | No | b) Is the loan amount requested greater than \$1,500,000 with a joint LTV greater than 55% with any one of the following characteristics: 1) Basic structural system other than wood frame, 2) Tuck-under parking greater than 30.00% of the footprint of the building, 3) Subterranean parking built prior to 1980 or having a solid/sheer wall equating less than 30% of the perimeter, or 4) Soft Story where more than 50% of the structure is built above a retail store with a large store display? If YES, then a PL is needed. Complete attached Seismic Questionnaire. |

Katie Gutierrez
Borrower/Guarantor
Andy Hantges
Broker

Katie Gutierrez
Signature
Andy Hantges
Signature

5/25/05
Date

5/21/05
Date

Multifamily Finance Group

Collateral Information Questionnaire

Completed:

5/21/05

Property Address:

2400 Clifford Ave. LV, NV

Signed by:

Andy Hartges

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy patterns and operational characteristics of the property for use in the appraisal and underwriting processes. The primary elements supported with the profile include:

Answer each question explaining any "Yes" answers below:

- ☐ ☒ No
- Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain
 - Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain
 - Does the property show evidence of having been converted from its initial intended and permitted use - such as from a house or from a motel? If YES then please explain
 - Does the property include land parcels that do not share a common lot line (that are not contiguous)? If YES then please explain
 - Does the property contain aluminum wiring?
 - Is there aluminum wiring running from the electrical sub-panel to the major appliances (stove, refrigerator, air conditioner)?
 - If answered "yes" to question (a), is the appliance plugged into a properly wired, code compliant 220 volt outlet? If no, is the appliance plugged into a properly rugged standard 115 volt outlet?
 - Is there aluminum wiring going to all other receptacles other than the major appliances?
 - If answered "yes" to question (c), are the receptacles pigtailed with retrofitted copper and fastened with a lug-nut?
 - Is there knob & tube wiring present?
 - Does the property operate with seasonal occupancy? If YES then please explain
 - Does the property operate as furnished housing (Furniture provided by the landlord)? If so, identify the units and their bedroom count mix. If YES then please explain
 - Is the property subject to rent control restrictions either by public law or under any other agreement? If YES then please explain
 - Does the property have subsidized rental (Section 8) occupancy? If so, all Section 8 leases & addenda are required with submission of loan package. If YES then please explain
 - Does the property have tenancy restrictions or conditions attached to the property based upon zoning, permit, HUD, municipality or other enablement agreements that set aside tenancy allocations? If YES then please explain
 - Does the property have rooming house tenancy (i.e. - where initial lease occupancy terms are less than six months and/or rent paid more frequently than monthly)? If YES then please explain
 - Has the property in the past 12 months offered: 1) rent concessions, or 2) other rent abatement techniques? If YES then please explain
 - Has the borrower been made aware of any prior testing of the property for any of the following: (A) radon; (B) asbestos; (C) lead hazards; (D) chemical contamination of the soil or ground water; (E) underground subsidence risk; or (F) performance of a Phase 1 Environmental Study? If YES then please explain
 - Is the property heated by oil supplied by an underground oil tank, or are any unused underground tanks present? If YES then please explain
 - Is the property within 1/8 mile of any facility that generates or handles materials that could be considered toxic or hazardous in nature: e.g. dry cleaner, service station, oil change facility, etc.? If YES then please explain
 - Is the property a Mobile Home Park with less than 15 pads and has more than 25% park owned models? If YES then please explain
 - Is the property within a Zone 3 or 4 as defined by the FEMA Seismic Zone Map?
 - Is the property built on or next to a hill with a slope exceeding a 30 degree angle? If YES, then property is INELIGIBLE.
 - Is the loan amount requested greater than \$1,500,000 with a joint LTV greater than 65% with any one of the following characteristics: 1) Basic structural system other than wood frame, 2) Tuck-under parking greater than 30.00% of the footprint of the building, 3) Subterranean parking built prior to 1980 or having a solid/sheer wall equating less than 30% of the perimeter, or 4) Soft Story where more than 50% of the structure is built above a retail store with a large store display? If YES, then a PL is needed. Complete attached Seismic Questionnaire.

Borrower/Guarantor

Signature

Date

5/21/05

Signature

Date

5-25-05

5/21/05

Version 4/1/04

USA 284

Mult Finance Group

Collateral Information Questionnaire

Completed: 5/21/05Property Address: 2304 Clifford Ave. LV, NVCompleted by: Andy Hantges

Purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy patterns and operational characteristics of the property for use in the appraisal and underwriting processes. The elements supported with the profile include:

Answer each question explaining any "Yes" answers below:

- ☒ No
- Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain
 - Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain
 - Does the property show evidence of having been converted from its initial intended and permitted use -- such as from a house or from a motel? If YES then please explain
 - Does the property include land parcels that do not share a common lot line (that are not contiguous)? If YES then please explain
 - Does the property contain aluminum wiring?
 - Is there aluminum wiring running from the electrical sub-panel to the major appliances (stove, refrigerator, air conditioner)?
 - If answered "yes" to question (a), is the appliance plugged into a properly wired, code compliant 220 volt outlet? If no, is the appliance plugged into a properly lugged standard 115 volt outlet?
 - Is there aluminum wiring going to all other receptacles other than the major appliances?
 - If answered "yes" to question (c), are the receptacles pigtailed with retrofitted copper and fastened with a lug-nut?
 - Is there knob & tube wiring present?
 - Does the property operate with seasonal occupancy? If YES then please explain
 - Does the property operate as furnished housing (Furniture provided by the landlord)? If so, identify the units and their bedroom count mix. If YES then please explain
 - Is the property subject to rent control restrictions either by public law or under any other agreement? If YES then please explain
 - Does the property have subsidized rental (Section 8) occupancy? If so, all Section 8 leases & addenda are required with submission of loan package. If YES then please explain
 - Does the property have tenancy restrictions or conditions attached to the property based upon zoning, permit, HUD, municipality or other enablement agreements that set aside tenancy allocations? If YES then please explain
 - Does the property have rooming house tenancy (i.e. -- where initial lease occupancy terms are less than six months and/or rent paid more frequently than monthly)? If YES then please explain
 - Has the property in the past 12 months offered: 1) rent concessions, or 2) other rent abatement techniques? If YES then please explain
 - Has the borrower been made aware of any prior testing of the property for any of the following: (A) radon; (B) asbestos; (C) lead hazards; (D) chemical contamination of the soil or ground water; (E) underground subsidence risk; or (F) performance of a Phase 1 Environmental Study? If YES then please explain
 - Is the property heated by oil supplied by an underground oil tank, or are any unused underground tanks present? If YES then please explain
 - Is the property within 1/8 mile of any facility that generates or handles materials that could be considered toxic or hazardous in nature: e.g. dry cleaner, service station, oil change facility, etc.? If YES then please explain
 - Is the property a Mobile Home Park with less than 15 pads and has more than 25% park owned models? If YES then please explain
 - Is the property within a Zone 3 or 4 as defined by the FEMA Seismic Zone Map?
 - Is the property built on or next to a hill with a slope exceeding a 30 degree angle? If YES, then property is INELIGIBLE.
 - Is the loan amount requested greater than \$1,500,000 with a joint LTV greater than 55% with any one of the following characteristics: 1) Basic structural system other than wood frame, 2) Tuck-under parking greater than 30.00% of the footprint of the building, 3) Subterranean parking built prior to 1980 or having a solid/sheer wall equating less than 30% of the perimeter, or 4) Soft Story where more than 50% of the structure is built above a retail store with a large store display? If YES, then a PL is needed. Complete attached Seismic Questionnaire.

Andy Hantges
Owner/Guarantor

Andy Hantges

Signature

Signature

Date

Date

5/24/05

5/21/05

Multifamily Finance Group

Collateral Information Questionnaire

Date completed: 5/21/05
 Property Address: 2427 Clifford Ave LV, NV
 Prepared by: Andy Hantges

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy agreements and operational characteristics of the property for use in the appraisal and underwriting processes. The primary elements supported with the profile include:

Please answer each question explaining any "Yes" answers below:

- | Yes | No | |
|-------------------------------------|-------------------------------------|---|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 1. Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 2. Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 3. Does the property show evidence of having been converted from its initial intended and permitted use - such as from a house or from a motel? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 4. Does the property include land parcels that do not share a common lot line (that are not contiguous)? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 5. Does the property contain aluminum wiring? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | a) Is there aluminum wiring running from the electrical sub-panel to the major appliances (stove, refrigerator, air conditioner)? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | b) If answered "yes" to question (a), is the appliance plugged into a properly wired, code compliant 220 volt outlet? If no, is the appliance plugged into a properly rugged standard 115 volt outlet? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | c) Is there aluminum wiring going to all other receptacles other than the major appliances? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | d) If answered "yes" to question (c), are the receptacles pigtailed with retrofitted copper and fastened with a lug-nut? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | e) Is there knob & tube wiring present? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 6. Does the property operate with seasonal occupancy? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 7. Does the property operate as furnished housing (Furniture provided by the landlord)? If so, identify the units and their bedroom count mix. If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 8. Is the property subject to rent control restrictions either by public law or under any other agreement? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 9. Does the property have subsidized rental (Section 8) occupancy? If so, all Section 8 leases & addenda are required with submission of loan package. If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 10. Does the property have tenancy restrictions or conditions attached to the property based upon zoning, permit, HUD, municipality or other enablement agreements that set aside tenancy allocations? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 11. Does the property have rooming house tenancy (i.e. - where initial lease occupancy terms are less than six months and/or rent paid more frequently than monthly)? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 12. Has the property in the past 12 months offered: 1) rent concessions, or 2) other rent abatement techniques? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 13. Has the borrower been made aware of any prior testing of the property for any of the following: (A) radon; (B) asbestos; (C) lead hazards; (D) chemical contamination of the soil or ground water; (E) underground subsidence risk; or (F) performance of a Phase 1 Environmental Study? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 14. Is the property heated by oil supplied by an underground oil tank, or are any unused underground tanks present? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 15. Is the property within 1/8 mile of any facility that generates or handles materials that could be considered toxic or hazardous in nature: e.g. dry cleaner, service station, oil change facility, etc.? If YES then please explain |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | 16. Is the property a Mobile Home Park with less than 15 pads and has more than 25% park owned models? If YES then please explain |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | 17. Is the property within a Zone 3 or 4 as defined by the FEMA Seismic Zone Map? |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | a) Is the property built on or next to a hill with a slope exceeding a 30 degree angle? If YES, then property is INELIGIBLE. |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | b) Is the loan amount requested greater than \$1,500,000 with a joint LTV greater than 55% with any one of the following characteristics: 1) Basic structural system other than wood frame, 2) Tuck-under parking greater than 30.00% of the footprint of the building, 3) Subterranean parking built prior to 1980 or having a solid/sheer wall equating less than 30% of the perimeter, or 4) Soft Story where more than 50% of the structure is built above a retail store with a large store display? If YES, then a PL is needed. Complete attached Seismic Questionnaire. |





Borrower/Guarantor: Andy Hantges Signature: Andy Hantges Date: 5/24/05
 Broker: Andy Hantges Signature: Andy Hantges Date: 5/20/05

Version 4/15/04

CONFIDENTIAL

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